

## AVOID UNPLEASANT SURPRISES

When you took out your homeowners insurance, you concluded a contract with the insurer. Just as you can expect the agreed benefits to be available in the event of a claim, the insurer also relies on you to do your part. This includes certain obligations that you must comply with. Some are quite logical (e.g. heating in winter); with others you are often not even aware that you are committing a breach of obligation and thus the insurance cover could be jeopardised. We would therefore like to provide you with the most important and common points that you need to consider so that there are no unpleasant surprises in the event of a claim. As a rule: notify us of any changes, even if they are only temporary.

## PLEASE NOTE THE FOLLOWING POINTS

### 01 | IN EVERYDAY LIFE

- Do not leave the washing machine, dishwasher, stove, open fire (e.g. candles) running or burning unattended or in your absence.
- Adhere to the regular maintenance intervals by a specialist company for systems under your responsibility (e.g. photovoltaic system, heating) and allow the chimney sweeper the necessary access to your living area.
- Check the connections of water-bearing appliances and sealing joints on the bath and shower tray for leaks at regular intervals and rectify any defects found.
- Carry out regular visual inspections of your house roof and façade and have any damage detected repaired immediately.
- Heat all living areas (including kitchens and bathrooms) sufficiently in the cold season.
- Winterise outdoor connections before the first frost.
- Before drilling holes or inserting nails or screws, check walls for pipes or power lines using a metal detector or line finder. Such devices are available for less than 20 euros.
- Please report any structural changes to your house immediately so that your sum insured, or cover can be adjusted if necessary (e.g. extensions, additions, conservatories, etc.).
- Report to us immediately any potentially risk-increasing circumstances that occur (e.g. vacancy, installation of a photovoltaic system or wallbox, etc.).

### 02 | IN THE EVENT OF A CLAIM

- Please inform us or the insurer immediately of the occurrence of the damage as soon as you become aware of it.
- Take appropriate measures to reduce the amount of damage and rule out consequential damage.
- In the event of crimes, report them to the police immediately. Please ask for the file number under which the case is being processed. Submit the police confirmation of the report with the police number or the file number of the public prosecutor's office.
- Fill out the insurer's questionnaires conscientiously and completely. If you are unable to answer any questions, please note this.
- Create a list of all damaged, lost, or destroyed items.
- Estimate the amount of damage (non-binding) or submit a cost estimate for the repair of the damage.
- Take meaningful photos of the damage and the damaged items and keep them until the damage claim has been finalised.
- Do not place any repair orders or similar and do not make any new purchases without first obtaining approval from the insurer. This does not apply to necessary loss minimisation measures.

Please note that these lists cannot possibly be exhaustive for each individual claim. We would like to give you a guideline for the most common or most important problems. Violations can jeopardise your insurance coverage or lead to delayed claims processing. We are always there for you and your questions!

As of 09/2025